

In re **Ralph M. Day, Sr.**Case No. **08-18384**

Debtor

SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
714 Ocean Boulevard, Isle of palms, SC 29451		-	4,200,000.00	1,800,000.00
10 Christie Street, Demarest, New Jersey		-	500,000.00	280,000.00
15 Christie Street, Demarest NJ		-	900,000.00	575,000.00
18 Christie Street, Demarest, NJ, 07627		-	900,000.00	614,047.78
200 Avenue L, Newark, NJ 07105		-	800,000.00	250,000.00
107 Overlook Avenue, Dumont, NJ		-	550,000.00	300,000.00
335-339 Blaisdell Rd., Orangeburg, NY 10962		-	400,000.00	0.00
6-8 Pirate Drive, Waretown, New Jersey 08758		-	500,000.00	700,000.00
21 Christie Street, Demarest, NJ		-	400,000.00	250,000.00

Sub-Total > **9,150,000.00** (Total of this page)Total > **9,150,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6D (Official Form 6D) (12/07)

In re **Ralph M. Day, Sr.**Case No. **08-18384**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			First Mortgage					
Bank of America Attn: Bankruptcy Department 475 Corss Point Parkway Getzville, NY 14068		-	18 Christie Street, Demarest, NJ, 07627					
			Value \$ 900,000.00				152,537.00	0.00
Account No. 1149			Real Property Mortgage					
Countrywide Bank P.O. Box 660625 Dallas, TX 75266	X	-	21 Christie Street, Demarest, NJ					
			Value \$ 400,000.00				250,000.00	0.00
Account No.			Simple fee					
Countrywide Home Loans P.O. Box 5170 Simi Valley, CA 93062		-	15 Christie Street, Demarest NJ					
			Value \$ 900,000.00				575,000.00	0.00
Account No.			Real Property Mortgage					
Countrywide Home Loans P.O. Box 5170 Simi Valley, CA 93062		-	10 Christie Street, Demarest, New Jersey					
			Value \$ 500,000.00				280,000.00	0.00
Subtotal (Total of this page)							1,257,537.00	0.00

3 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			Real Property Mortgage					
Countrywide Home Loans P.O. Box 5170 Simi Valley, CA 93062		-	200 Avenue L, Newark, NJ 07105					
			Value \$ 800,000.00				250,000.00	0.00
Account No.			Real Property Mortgage					
Countrywide Home Loans P.O. Box 5170 Simi Valley, CA 93062		-	107 Overlook Avenue, Dumont, NJ					
			Value \$ 550,000.00				300,000.00	0.00
Account No. 0256			Real Property Mortgage					
First Horizon Mortgage 4000 Horizon Way Irving, TX 75063	X	-	6-8 Pirate Drive, Waretown, New Jersey 08758					
			Value \$ 1,000,000.00				700,000.00	0.00
Account No.			Vehicle Mortgage					
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257		-	2006 F150 Truck					
			Value \$ 20,000.00				21,948.00	1,948.00
Account No.			Vehicle Mortgage					
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257		-	2007 Ford Ranger					
			Value \$ 20,000.00				19,991.00	0.00
Subtotal							1,291,939.00	1,948.00
(Total of this page)								

Sheet **1** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			Vehicle Mortgage					
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257		-	2007 Ford Ranger					
			Value \$ 14,000.00				13,073.00	0.00
Account No.			Vehicle Mortgage					
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257		-	2008 Ford Ranger					
			Value \$ 20,000.00				22,268.00	2,268.00
Account No.			Vehicle Mortgage					
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257		-	2007 Ford Ranger					
			Value \$ 20,000.00				17,687.00	0.00
Account No.			Tax Lein					
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114		-	2007 Income tax and civil penalties					
			Value \$ 369,710.78				369,710.78	0.00
Account No.			Judgment Lien					
Internal Revenue Service 955 South Springfield Ave. Bldg.A Springfield, NJ 07081		-	18 Christie Street, Demarest, NJ, 07627					
			Value \$ 900,000.00				2,979.53	0.00
Subtotal							425,718.31	2,268.00
(Total of this page)								

Sheet **2** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			Judgment Lien					
Marguerite Toscano and Joan Anselmo 23 Shepard Avenue Staten Island, NY 10314		-	18 Christie Street, Demarest, NJ, 07627					
			Value \$ 900,000.00				258,531.25	0.00
Account No.			Judgment Lien					
Nunzia Mazzoccoli C/O David M. Watkins, Esquire P.O. Box 304 Closter, NJ 07624		-	18 Christie Street, Demarest, NJ, 07627					
			Value \$ 900,000.00				200,000.00	0.00
Account No.			Simple Fee					
The Bank of NY as Trustee for CWHEQ 101 McAlister Lake Drive Easley, SC 29642		-	714 Ocean Boulevard, Isle of palms, SC 29451					
			Value \$ 4,200,000.00				1,800,000.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **3** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

2,258,531.25

0.00

Total
(Report on Summary of Schedules)

5,233,725.56

4,216.00

B6I (Official Form 6I) (12/07)

In re **Ralph M. Day, Sr.**Case No. **08-18384**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>N/A</u>

2. Estimate monthly overtime

\$ <u>0.00</u>	\$ <u>N/A</u>
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3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>N/A</u>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <u>0.00</u>	\$ <u>N/A</u>
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b. Insurance

\$ <u>0.00</u>	\$ <u>N/A</u>
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c. Union dues

\$ <u>0.00</u>	\$ <u>N/A</u>
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d. Other (Specify):

\$ <u>0.00</u>	\$ <u>N/A</u>
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\$ <u>0.00</u>	\$ <u>N/A</u>
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5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>N/A</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>N/A</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <u>4,000.00</u>	\$ <u>N/A</u>
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8. Income from real property

\$ <u>17,366.00</u>	\$ <u>N/A</u>
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9. Interest and dividends

\$ <u>0.00</u>	\$ <u>N/A</u>
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <u>0.00</u>	\$ <u>N/A</u>
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11. Social security or government assistance

(Specify):

\$ <u>0.00</u>	\$ <u>N/A</u>
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\$ <u>0.00</u>	\$ <u>N/A</u>
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12. Pension or retirement income

\$ <u>0.00</u>	\$ <u>N/A</u>
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13. Other monthly income

(Specify):

Budget contribution from sell of property

\$ <u>6,500.00</u>	\$ <u>N/A</u>
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\$ <u>0.00</u>	\$ <u>N/A</u>
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14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>27,866.00</u>	\$ <u>N/A</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>27,866.00</u>	\$ <u>N/A</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>27,866.00</u>	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

B6I (Official Form 6I) (12/07)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

On June 6, 2008 debtor will receive \$100,000.00 from his son as payment for the sale of a property that the debtor helped remodel. This money is used to supplement the debtors budget until he returns to work full-time in October, 2008.

On October 1, 2008 the debtor will be returning to work on the Police force. His income will be \$2500.00 gross per week.

The debtor currently has three properties on the market to sell which assets will help fund the plan.

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	6,000.00
a.	Are real estate taxes included?	Yes <u>X</u>	No ____
b.	Is property insurance included?	Yes <u>X</u>	No ____
2. Utilities:	a. Electricity and heating fuel	\$	200.00
	b. Water and sewer	\$	25.00
	c. Telephone	\$	75.00
	d. Other <u>Cable</u>	\$	100.00
3. Home maintenance (repairs and upkeep)		\$	0.00
4. Food		\$	550.00
5. Clothing		\$	75.00
6. Laundry and dry cleaning		\$	75.00
7. Medical and dental expenses		\$	0.00
8. Transportation (not including car payments)		\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	100.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)			
	a. Homeowner's or renter's	\$	0.00
	b. Life	\$	0.00
	c. Health	\$	0.00
	d. Auto	\$	325.00
	e. Other _____	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
	a. Auto	\$	0.00
	b. Other <u>See Detailed Expense Attachment</u>	\$	24,384.50
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other _____ Other _____		\$	0.00
		\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	32,309.50
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: _____			
20. STATEMENT OF MONTHLY NET INCOME			
a.	Average monthly income from Line 15 of Schedule I	\$	27,866.00
b.	Average monthly expenses from Line 18 above	\$	32,309.50
c.	Monthly net income (a. minus b.)	\$	-4,443.50

B6J (Official Form 6J) (12/07)

In re Ralph M. Day, Sr.

Debtor(s)

Case No. 08-18384

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment

Other Installment Payments:

<u>10 Christie Street Mortgage</u>	\$ <u>2,000.00</u>
<u>18 Christie Street Mortgage</u>	\$ <u>1,800.00</u>
<u>107 Overlook Rd. Mortgage</u>	\$ <u>2,500.00</u>
<u>714 Ocean Blvd. Mortgage</u>	\$ <u>10,000.00</u>
<u>6-9 Pirate Drive</u>	\$ <u>3,284.50</u>
<u>21 Christie Street</u>	\$ <u>4,800.00</u>
<u>Total Other Installment Payments</u>	\$ <u>24,384.50</u>